



070457.2081
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Kranzley et al. Customer No. : 21003
Serial No. : 10/560,177 Group Art Unit : Not yet assigned
Filed : 12/09/2005
Examiner : Not yet assigned
For : Systems And Methods For Conducting Secure Payment Transactions
Using A Formatted Data Structure

INFORMATION DISCLOSURE STATEMENT

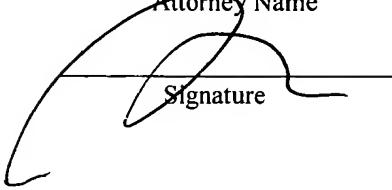
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Robert C. Scheinfeld

Attorney Name


Signature

31,300

PTO Reg. No.

August 22, 2006

Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), the Applicants bring to the
attention of the Examiner the documents listed on the attached Form PTO-1449 and
respectfully request that the listed documents be considered by the Examiner and made of
record in the above-captioned application. A copy of the Search Report from the European
Patent Office, which sets forth the categories of the cited references, is also enclosed. Copies
of all U.S. Patents and Applications are not enclosed pursuant to the waiver of 37 CFR 1.98
(a)(2)(ii) for all applications filed after June 30, 2003.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitutes "prior art." If the Examiner applies the documents as prior art against any claim in the application and the Applicants determine that the cited documents do not constitute "prior art" under United States law, the Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

This Information Disclosure Statement is being submitted before the mailing date of a first office action. Therefore, the Applicants believe that no fee is due pursuant to § 1.97(b) for the above-captioned application. If any additional fee is due, or if any overpayment has been made, the Commissioner is authorized to charge any such fee or credit any overpayment, to our Deposit Account No. 02-4377.

Respectfully submitted,

BAKER BOTTS L.L.P.

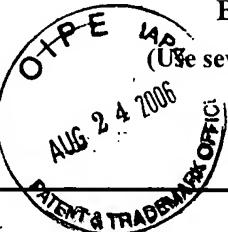
By:



Robert C. Scheinfeld
Patent Office Reg. No. 31,300

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Enclosures

Form PTO-1449 U.S. Department of Commerce (REV. 2-82) Patent and Trademark Office		Atty. Docket No. 070457.2081	Serial No. 10/560,177
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			
(Use several sheets if necessary)			
			

U.S. PATENT DOCUMENTS

Exam. Initial.	No.	Document No.	Issue/Publication Date	Applicant(s)
	1.	2001/0032154 A1	October 18, 2001	Schummer
	2.	2002/0194138 A1	December 19, 2002	Dominguez et al.
	3.	2003/0212642 A1	November 13, 2003	Weller et al.

NY02:558105.1

Examiner

Date Considered

* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.